

## DEPARTMENT OF COMMERCE AND INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

## **INSURANCE BULLETIN 20-19**

Renewed waiver of requirement of "on-site" review during COVID-19 emergency

Issued: December 1, 2020

The following Bulletin is issued by the Missouri Department of Commerce and Insurance ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability and is not binding on the Department. See § 374.015, RSMo.

**To:** Title Insurers which have contracted with title agencies or agents

From: Director Chlora Lindley-Myers

**Re:** Renewed waiver of requirement of "on-site" review during COVID-19 emergency

Because of the COVID-19 emergency, the Department previously issued Insurance Bulletin 20-11. Bulletin 20-11 temporarily waived the requirement under section 381.023.1, RSMo and 20 CSR 500-7.080(1) that the review called for under that statute and rule be conducted "on-site." That waiver expired on June 15, 2020.

Title insurers have requested that the Department renew this waiver through March 31, 2021.

In considering this request, the Department notes that the Centers for Disease Control and Prevention (CDC) and the Missouri Department of Health and Senior Services (DHSS) recommend that individuals practice social distancing to the extent possible in order to mitigate the chance of getting or spreading COVID-19. CDC guidance also cautions that

travel increases individuals' chances of getting and spreading COVID-19. As a result, many companies have suspended or limited business travel to protect the health and safety of their employees and communities. Also, some state and local governments may require people who have recently traveled to stay home for 14 days.

To support the recommendations of the CDC and DHSS, and in the interest of the public health and safety, the Department invokes its authority under Executive Order 20-04, as extended by Executive Orders 20-10, 20-12, and 20-19, and waives, through March 31, 2021, the requirement under section 381.023.1 and 20 CSR 500-7.080(1) that the review called for under that statute and rule be conducted "on-site." Under this waiver, a portion of the review may be conducted electronically to satisfy the on-site review obligation under section 381.023.1 and 20 CSR 500-7.080(1).

All remaining requirements of section 381.023 and 20 CSR 500-7.080 remain in effect, including compliance with 20 CSR 500-7.080(3)(B) as it pertains to Section 14 of Form T-6A, and completion of the review by the end of the calendar year.

This waiver expires on March 31, 2021, unless extended in whole or in part by the Department.

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